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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/818,708	03/27/2001	Richard Adelson	ADELSON-1	9915
7590	12/24/2003		EXAMINER	
Arthur L. Plevy, Esq. Duane, Morris & Heckscher, LLP 100 College Road West, Suite 100 Princeton, NJ 08540			NGUYEN, CINDY	
			ART UNIT	PAPER NUMBER
			2171	10
DATE MAILED: 12/24/2003				

Please find below and/or attached an Office communication concerning this application or proceeding.

P29

Office Action Summary	Application No.	Applicant(s)
	09/818,708	ADELSON ET AL.
	Examiner Cindy Nguyen	Art Unit 2171

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 11/17/03.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-40 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-40 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 27 March 2001 is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) The translation of the foreign language provisional application has been received.
- 15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

This is in response to amendment filed 11/17/03.

Response to Arguments

Applicant argues: Mamone does not disclose: selecting and restricting access. In response, Mamone clearly discloses selecting and restricting access as the field service technician may access this record to detect unauthorized editing of account records (col. 2, lines 47 and after).

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

1. Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-36 and 40 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Landry (U.S 5956700) in view of Mamone et al. (U.S 4958291) (Mamone).

Regarding claims 1 and 19, Landry discloses the system and method for processing account information contained in batch process files in an on-line like manner, said method comprising:

reading at least one batch file containing a plurality of records, each of said plurality of records an associated with one of a plurality of accounts (col. 11, lines 64 to col. 12, lines 19, Landry);

identifying which of said plurality of records relate to same ones of said plurality of accounts (col. 12, lines 40-65, Landry);

processing each of said records identified as relating to said selected one of said accounts prior to processing any of said records relating to any other of said plurality of accounts (col. 13, lines 35-60, Landry).

However, Landry didn't disclose: selecting and restricting access to one of said accounts; removing said restricted access to said selected one of said accounts after all of said records identified with said selected one of said accounts are processed. On the other hand, Mamone discloses: selecting and restricting access to one of said accounts (col. 5, lines 37-39, Mamone); removing said restricted access to said selected one of said accounts after all of said records identified as related to said selected one of said accounts are processed (col. 5, lines 37-41,

Mamone). Thus, at the time invention was made, it would have been obvious to a person of ordinary skill in the art to include step selecting and removing said restricted access in the system Landry as taught by Mamone. The motivation being to enable the users improve security level to protect the account information when transaction processing.

Regarding claims 2 and 20, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: further comprising the step of: reporting the results of processing of each of said selected one of said accounts (col. 13, lines 61 to col. 14, lines 16, Landry).

Regarding claims 3 and 21, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: further comprising the step of: storing the results of processing of each of said selected one of said accounts (col. 14, lines 17-39, Landry).

Regarding claims 4 and 22, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of identifying includes validating said records (col. 20, lines 19-39, Landry).

Regarding claims 5 and 23, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: wherein

the step of selecting further comprises; selecting preexisting ones of said accounts prior to new ones of said accounts (col. 20, lines 41-54, Landry).

Regarding claims 6 and 24, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of selecting further comprises: selecting one of said accounts in accordance with a control cycle (col. 13, lines 61 to col. 14, lines 16, Landry).

Regarding claims 7 and 25, most of the limitations of these claims have been noted in the rejection of claims 6 and 24 above, respectively. In addition, Landry/ Mamone disclose: wherein said control cycle is determined autonomously (col. 34, lines 29-55, Landry).

Regarding claims 8 and 26, most of the limitations of these claims have been noted in the rejection of claims 7 and 25 above, respectively. In addition, Landry/ Mamone disclose: where said control cycle is selected from the group consisting of daily, day specific, weekly, monthly, quarterly, yearly (col. 34, lines 29-55, Landry).

Regarding claims 9 and 27, most of the limitations of these claims have been noted in the rejection of claims 6 and 24 above, respectively. In addition, Landry/ Mamone disclose: wherein said control cycle is determined manually (col. 34, lines 29-55, Landry).

Regarding claims 10 and 28, most of the limitations of these claims have been noted in the rejection of claims 2 and 20 above, respectively. In addition, Landry/ Mamone disclose: wherein said step of reporting occurs at preselected intervals (col. 13, lines 61 to col. 14, lines 16, Landry).

Regarding claims 11 and 29, most of the limitations of these claims have been noted in the rejection of claims 2 and 20 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of reporting occurs upon detection of a predetermined event (col. 21, lines 1-25, Landry).

Regarding claim 12, most of the limitations of this claim have been noted in the rejection of claim 3. In addition, Landry/ Mamone discloses: wherein said step of storing occurs at preselected intervals (col. 10, lines 63 to col. 11, lines3, Mamone).

Regarding claim 13, most of the limitations of this claim have been noted in the rejection of claims 3 and 37 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of storing occurs upon detection of a predetermined event (col. 1, lines 47-50, Mamone). Thus, at the time invention was made, it would have been obvious to a person of ordinary skill in the art to include step of storing occurs upon detection of a predetermined event in the system Landry as taught by Mamone. The motivation being to improve ultimate storing by reducing the time and controlling of any errors occur during the batch process.

Regarding claims 14 and 32, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of processing comprises debiting said selected ones of said accounts (col. 24, lines 41-62, Landry).

Regarding claims 15 and 33, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of processing comprises reconciling said selected ones of said accounts (col. 27, lines 53-67, Landry).

Regarding claims 16 and 34, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of processing comprises creating bills (col. 26, lines 36-56, Landry).

Regarding claims 17 and 35, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose: wherein the step of processing comprises determining disbursements (col. 24, lines 41-62, Landry).

Regarding claims 18 and 36, most of the limitations of these claims have been noted in the rejection of claims 1 and 19 above, respectively. In addition, Landry/ Mamone disclose:

wherein the step of processing comprises generating notices (col. 21, lines 66 to col. 22, lines 16, Landry).

Regarding claim 30, most of the limitations of this claim have been noted in the rejection of claim 21. In addition, Landry/ Mamone disclose: wherein said storing occurs at preselected intervals (col. 10, lines 63 to col. 11, lines3, Mamone).

Regarding claim 31, most of the limitations of this claim have been noted in the rejection of claim 21. In addition, Landry/ Mamone disclose: wherein said storing occurs upon detection of a predetermined event (col. 14, lines 40-64, Landry).

Regarding claim 40, most of the limitations of this claim have been noted in the rejection of claim 19. In addition, Landry/ Mamone discloses: wherein said input means is selected from the group consisting of: keyboard entry, punch cards, paper tape, magnetic tape, optical media, electronic media, touch-screen entry, communication network (col. 17, lines 39-55, Landry).

3. Claims 37-39 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Landry (U.S 5956700) in view of Mamone et al. (U.S 4958291) (Mamone) and further in view of Pare, Jr. et al. (U.S 6154879) (Pare).

Regarding claim 37, most of the limitations of this claim have been noted in the rejection of claim 19. However, Landry/ Mamone didn't disclose: wherein said processor is further

operable to: backup said selected ones of said accounts. On the other hand, Pare disclose: wherein said processor is further operable to: backup said selected ones of said accounts (col. 13, lines 25-30, Pare). Thus, at the time invention was made, it would have been obvious to a person of ordinary skill in the art to include step of backup said selected ones of said accounts in the combination system Landry/Mamone as taught by Pars. The motivation being to improve ultimate recovery by reducing the time and controlling of any errors occur during the batch process.

Regarding claim 38, most of the limitations of this claim have been noted in the rejection of claim 37. In addition, Landry/ Mamone/Pare disclose: wherein said backup occurs at preselected intervals (col. 25, liens 25-50, Landry).

Regarding claim 39, most of the limitations of this claim have been noted in the rejection of claim 37. In addition, Landry/ Mamone/Pare disclose: wherein the step of storing occurs upon detection of a predetermined event (col. 1, lines 47-50, Mamone).

4. Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Kenna et al. (U.S 6108641). Integrated nested account financial system with medical savings system with medical saving subaccount.

Hutchings (U.S 5940813). Process facility management matrix and system and method for performing batch processing in an on-line environments.

5. Contact Information

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Cindy Nguyen whose telephone number is 703-305-4698. The examiner can normally be reached on M-F: 8:00-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Safet Metjahic can be reached on 703-308-1436. The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7239 for regular communications and 703-746-7240 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

cn

Cindy Nguyen
December 16, 2003

W-A-E
WAYNE AMSBURY
PRIMARY PATENT EXAMINER